

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Wayne William Griffiths, Jr.
Debtor

Case No. 23-01737-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 17, 2023

User: AutoDocke
Form ID: 318

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2023:

Recip ID	Recipient Name and Address
db	+ Wayne William Griffiths, Jr., 316 Reagan Drive, East Stroudsburg, PA 18301-7971
5557731	+ ABRAHAMSEN GINDIN, LLC, JOSHUA BORER, ESQ., 245 MAIN STREET, STE 100, SCRANTON, PA 18519-1641
5557735	+ BANK OF AMERICA, 150 N COLLEGE ST, CHARLOTTE, NC 28202-2398
5557736	BRIDGECREST CREDIT CO, 1800 N COLORADO ST, GILBERT, AZ 85233
5557739	+ CASTLE WINDOWS, 109 GATHER DR STE 309, MOUNT LAUREL, NJ 08054-1704
5557742	FIRE DEPARTMENT OF THE CITY OF NY, PO BOX 27137, NEW YORK, NY 10087-7137
5557744	LEHIGH VALLEY HEALTH NETWORK, PO BOX 981028, BOSTON, MA 02298-1028
5557745	LEHIGH VALLEY PHYS GROUP, PO BOX 1754, ALLENTOWN, PA 18105-1754
5557747	MONTEFIORE MEDICAL CENTER, PO BOX 412510, BOSTON, MA 02241-2510
5557751	+ RATCHFORD LAW GROUP, 54 GLENMAURA NATIONAL BLVD, SUITE 104, MOOSIC, PA 18507-2161
5557753	+ ST LUKES UNIVERSITY HEALTH NETWORK, P.O. BOX 788187, PHILADELPHIA, PA 19178-8187

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Nov 17 2023 23:33:00	Bridgecrest Acceptance Corporation, c/o AIS Portfo, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Nov 17 2023 23:33:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5557732	^ MEBN	Nov 17 2023 18:33:17	ACIMA DIGITAL, 5501 HEADQUARTERS DR, PLANO, TX 75024-5837
5557733	+ Email/Text: backoffice@affirm.com	Nov 17 2023 18:37:00	AFFIRM, INC., 30 ISABELLA STREET, FLOOR 4, PITTSBURGH, PA 15212-5862
5557734	+ EDI: AQUAFINANCE.COM	Nov 17 2023 23:39:00	AQUA FINANCE, PO BOX 844, WAUSAU, WI 54402-0844
5558539	+ EDI: AISACG.COM	Nov 17 2023 23:33:00	Bridgecrest Acceptance Corporation, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5557737	+ EDI: CAPITALONE.COM	Nov 17 2023 23:33:00	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
5557738	EDI: CAPONEAUTO.COM	Nov 17 2023 23:33:00	CAPITAL ONE AUTO FINANCE, PO BOX 60511, CITY OF INDUSTRY, CA 91716-0511
5557740	+ EDI: CITICORP.COM	Nov 17 2023 23:33:00	CITICARDS/CBNA, 5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108-5027
5557741	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 17 2023 18:39:05	CW NEXUS CREDIT CARD HOL, 101 CROSSWAYS PARK, WOODBURY, NY 11797-2020

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5558540	+ EDI: AISACG.COM	Nov 17 2023 23:33:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5557746	EDI: CITICORP.COM	Nov 17 2023 23:33:00	MACYS RECOVERY, 9111 DUKE BLVD, MASON, OH 45040
5557743	EDI: IRS.COM	Nov 17 2023 23:33:00	IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5557748	+ EDI: AGFINANCE.COM	Nov 17 2023 23:33:00	ONE MAIN, 100 INTERNATIONAL DRIVE, 15TH FLOOR, BALTIMORE, MD 21202-4784
5557749	Email/Text: bankruptcies@penncredit.com	Nov 17 2023 18:36:00	PENN CREDIT, 2800 COMMERCE DRIVE, PO BOX 69703, HARRISBURG, PA 17110
5557750	Email/PDF: ebnotices@pnmac.com	Nov 17 2023 18:38:55	PENNYMAC LOAN SERVICES, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387
5557752	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Nov 17 2023 18:39:13	SECRETARY OF HOUSING AND, URBAN DEVELOPMENT, 451 SEVENTH STREET SOUTHWEST, WASHINGTON, DC 20410-8000
5557754	EDI: RMSC.COM	Nov 17 2023 23:33:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061
5557755	+ EDI: CITICORP.COM	Nov 17 2023 23:33:00	THD/CBNA, ONE COURT SQUARE, LONG ISLAND CITY, NY 11120-0001
5557756	+ Email/Text: inchargehq@westcreekfin.com	Nov 17 2023 18:37:00	WEST CREEK FINANCIAL, 424 HULL ST STE 600, RICHMOND, VA 23224-4114

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2023 at the address(es) listed below:

Name	Email Address
John J Martin	pa36@ecfbis.com trustee@martin-law.net
Michael Patrick Farrington	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com

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United States Trustee

ustpreion03.ha.ecf@usdoj.gov

Vincent Rubino

on behalf of Debtor 1 Wayne William Griffiths Jr.
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 4

Information to identify the case:

Debtor 1 Wayne William Griffiths Jr.
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:23-bk-01737-MJC**

Social Security number or ITIN **xxx-xx-1328**
EIN ---

Social Security number or ITIN ---
EIN ---

12/15

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Wayne William Griffiths Jr.
aka Wayne Griffiths Jr., aka Wayne W. Griffiths
Jr., aka Wayne Griffiths, aka Wayne W. Griffiths,
aka Wayne William Griffiths

11/17/23

**By the
court:**



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.